Case 09-15817-lbr Doc 37 Entered 11/02/09 15:13:48 Page 1 of 29

E-filed on	November	2, 2009

11/02/09 2:09PM

Frank J. Sorrentino Name 000421 Bar Code # 1118 E. Carson Ave. Las Vegas, NV 89101 Address 702-384-6824 Phone Number

## UNITED STATES BANKRUPTCY COURT **NEVADA / REVISED**

In re: Faouzi A. Talby Case # 09-15817

> Chapter 7

Trustee

**WILLIAM A. LEONARD** 

Debtor(s)

## AMENDMENT COVER SHEET

## Amendment(s) to the following are transmitted herewith. Check all that apply.

- (X)Petition (must be signed by debtor and attorney for debtor per Fed. R. Bankr. P. 9011)
- (X)Summary of Schedules
- Schedule A Real Property (X)
- Schedule B Personal Property (X)
- Schedule C Property Claimed as Exempt (X)
- (X)Schedule D, E, or F, and/or Matrix, and/or List of Creditors or Equity Holders
  - Add/delete creditor(s), change amount or classification of debt \$26.00 fee required
  - Add/change address of already listed creditor, add name/address of attorney for already listed creditor, () amend petition, attach new petition on converted case, supply missing document(s) - no fee
- \* Must provide diskette and comply with Local Rule 1007 if add/delete creditor or add/change address of already listed creditor
- Schedule G Schedule of Executory Contracts & Unexpired Leases (X)
- ( ) Schedule H - Codebtors
- (X)Schedule I - Current Income of Individual Debtor(s)
- Schedule J Current Expenditures of Individual Debtor(s) (X)
- (X)Statement of Financial Affairs

## **Declaration of Debtor**

I (We) declare under penalty of perjury that the information set forth in the amendment(s) attached hereto is (are) true and correct to the best of my (our) information and belief.

/s/ Faouzi A. Talby	
Faouzi A. Talby	
Debtor's Signature	
Date: November 2, 2009	

B1 (Official Form 1)(1/08)												
<b>U</b>	Inited S		Bankı da /Rev		Cou	rt				Vol	luntary AMEN	Petition DED
Name of Debtor (if individual, enter I Talby, Faouzi A.	Last, First, M	Middle):			Nai	me of Joint	Debto	or (Spouse)	) (Last, Firs	st, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						Other Nam				r in the last s):	8 years	
Last four digits of Soc. Sec. or Indivic (if more than one, state all)	dual-Taxpay	er I.D. (I	TIN) No./0	Complete E	IN Las	st four digits nore than one	of So	oc. Sec. or	Individual	-Taxpayer I	.D. (ITIN) N	o./Complete EIN
Street Address of Debtor (No. and Str 7223 Proud Patriot St. Las Vegas, NV	reet, City, an	nd State):				eet Address	of Joi	int Debtor	(No. and S	treet, City, a	and State):	
			Г	ZIP Code <b>89148</b>	_							ZIP Code
County of Residence or of the Princip Clark	oal Place of	Business		33140	Cor	unty of Resi	dence	e or of the	Principal P	lace of Busi	iness:	
Mailing Address of Debtor (if differer 6130 W. Flamingo Rd. #354 Las Vegas, NV		et address	s):		Ma	iling Addre	ss of J	Joint Debto	or (if differ	ent from stre	eet address):	
				ZIP Code	_							ZIP Code
Location of Principal Assets of Busine (if different from street address above	ess Debtor			<u>89103                                    </u>	<u> </u>							<u> </u>
Type of Debtor			Nature o	of Business				Chapter	of Bankru	ptcy Code	Under Whi	ch
(Form of Organization)		<b>-</b>	`	one box)		1_			etition is l	Filed (Check	k one box)	
☐ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Stockb			le Asset Re U.S.C. § 1 oad	eal Estate as 101 (51B)				<ul> <li>□ Chapter 15 Petition for Recognition of a Foreign Main Proceeding</li> <li>□ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding</li> </ul>				
☐ Partnership☐ Other (If debtor is not one of the abov	ve entities	☐ Clear	ring Bank						Notes	re of Debts		
check this box and state type of entity		- Oule		mpt Entity		-				ck one box)		
		unde	(Check box or is a tax- r Title 26 o	, if applicable exempt org of the Unite nal Revenue	e) anizatioi d States	States "incurred by an individual primarily for						
I_	(Check one	box)			Che	eck one box			Chapter 1			
■ Full Filing Fee attached  □ Filing Fee to be paid in installmen attach signed application for the co	ourt's consid	deration of	certifying th	hat the debt	or	Debtor eck if:	is not	a small bu	isiness deb	tor as define		§ 101(51D). .C. § 101(51D). ling debts owed
is unable to pay fee except in insta		`	,			to insid	ers or	affiliates)	are less tha	an \$2,190,00	00.	
Filing Fee waiver requested (appli attach signed application for the co	icable to cha court's consid	apter 7 in deration.	dividuals of See Official	Form 3B.		eck all appli	is beir	ng filed wi	n were solid	cited prepeti	tion from on S.C. § 1126(	ne or more b).
Statistical/Administrative Informati									TH	IS SPACE IS	FOR COURT	USE ONLY
Debtor estimates that funds will be Debtor estimates that, after any ex there will be no funds available fo	kempt prope	rty is exc	luded and	administrat		nses paid,						
Estimated Number of Creditors			_	_	_							
1- 50- 100- 2		,000- ,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000		VER 00,000				
\$0 to \$50,001 to \$100,001 to \$ \$50,000 \$100,000 \$500,000 to	to \$1 to	] 1,000,001 0 \$10 nillion	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000, to \$500 million	,001 \$500,000, to \$1 billio		ore than billion				
\$0 to \$50,001 to \$100,001 to \$ \$50,000 \$100,000 \$500,000 to	to \$1 to	1,000,001 0 \$10 nillion	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000, to \$500 million	,001 \$500,000, to \$1 billion		ore than				

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11/02/09 2:09PM - AMENDED

bi (Oiliciai fori	11 1)(1/08) - 11/11/11/11/11/11/11/11/11/11/11/11/11/		rage 2			
Voluntary	Petition	Name of Debtor(s):  Talby, Faouzi A.				
(This page mus	t be completed and filed in every case)					
	All Prior Bankruptcy Cases Filed Within Last					
Location Where Filed:	Las Vegas, NV (Ch. 7, discharged)	Case Number: 95-23351-RCJ	Date Filed: <b>8/11/95</b>			
Location Where Filed:		Case Number:	Date Filed:			
Pen	ding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	n one, attach additional sheet)			
Name of Debto - None -	or:	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
forms 10K and pursuant to Soland is request	Exhibit A  eted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)  A is attached and made a part of this petition.	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).  X /s/ Frank J. Sorrentino November 2, 2009  Signature of Attorney for Debtor(s) (Date)				
		Frank J. Sorrentino 00042				
	Exh	<u>l</u> ibit C				
	own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		e harm to public health or safety?			
		ibit D				
Exhibit I  If this is a joir	_	a part of this petition.	a separate Exhibit D.)			
☐ Exhibit I	O also completed and signed by the joint debtor is attached a					
	Information Regardin	_				
•	(Check any ap Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or principal asset	ts in this District for 180 n any other District.			
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership pending	in this District.			
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defenda-	nt in an action or			
	Certification by a Debtor Who Reside (Check all app		·ty			
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)			
(Name of landlord that obtained judgment)						
	(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, th					
	the entire monetary default that gave rise to the judgment f Debtor has included in this petition the deposit with the co	• •	•			
	after the filing of the petition.  □ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).					

B1 (Official Form 1)(1/08)

- AMENDED

11/02/09 2:09PM Page 3

## **Voluntary Petition**

(This page must be completed and filed in every case)

## Signatures

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

## ▼ /s/ Faouzi A. Talby

Signature of Debtor Faouzi A. Talby

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 2, 2009

Date

## Signature of Attorney\*

## X /s/ Frank J. Sorrentino

Signature of Attorney for Debtor(s)

#### Frank J. Sorrentino 000421

Printed Name of Attorney for Debtor(s)

## **Law Office of Frank Sorrentino**

Firm Name

1118 E. Carson Ave. Las Vegas, NV 89101

Address

### 702-384-6824 Fax: 702-384-7116

Telephone Number

## November 2, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Talby, Faouzi A.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

## Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

•
- X

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B6 Summary (Official Form 6 - Summary) (12/07)

## United States Bankruptcy Court Nevada /Revised

In re	Faouzi A. Talby		Case No	09-15817
-		Debtor	,	
			Chapter	7

## **SUMMARY OF SCHEDULES - AMENDED**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	129,888.00		
B - Personal Property	Yes	3	4,238.46		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		260,814.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		37,720.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,360.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,585.00
Total Number of Sheets of ALL Schedu	ıles	16			
	T	otal Assets	134,126.46		
			Total Liabilities	298,534.00	

Form 6 - Statistical Summary (12/07)

## United States Bankruptcy Court Nevada /Revised

In re	Faouzi A. Talby		Case No.	09-15817
-		Debtor		
			Chapter	7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

## State the following:

Average Income (from Schedule I, Line 16)	2,360.00
Average Expenses (from Schedule J, Line 18)	2,585.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,277.72

#### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		99.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		37,720.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		37,819.00

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B6A (Official Form 6A) (12/07)

In #0	Facusi A Talby		Cose No	00 45047	
In re	Faouzi A. Talby		Case No	09-15817	
_		Debtor			

## **SCHEDULE A - REAL PROPERTY - AMENDED**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

7223 Proud Patriot St. Las Vegas, NV 89148 (Surrender)	Residence	-	129,888.00	260,814.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **129,888.00** (Total of this page)

Total > **129,888.00** 

(Report also on Summary of Schedules)

11/02/09 2:09PM

B6B (Official Form 6B) (12/07)

In re	Faouzi A. Talby		Case No	09-15817	
_		Debtor	-,		

## SCHEDULE B - PERSONAL PROPERTY - AMENDED

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of E	Property	usband, Wife, Joint, or mmunity	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	x			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking WestStar CU #318-6-009 (opened 3/2009)		-	50.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household goods		-	200.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
5.	Wearing apparel.	Clothing		-	50.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	x			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	x			
			(Total of the	Sub-Tota	al > <b>300.00</b>

2 continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Faouzi A. Talby			Case No	09-15817	
		Debtor	-,			

## SCHEDULE B - PERSONAL PROPERTY - AMENDED

	(Continuation Sheet)							
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X						
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	IRA -	- US Bank #0076	-	233.46			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X						
14.	Interests in partnerships or joint ventures. Itemize.	X						
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X						
16.	Accounts receivable.	X						
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X						
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X						
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X						
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x						
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X						
				Sub-Tota	al > <b>233.46</b>			
			(T	Γotal of this page)				

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Faouzi A. Talby		Case No	09-15817	
-		,			

Debtor

## SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Dodge Neon Paid in full)	-	3,705.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

3,705.00

Total > 4,238.46

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re	Faouzi A. Talby		Case No	09-15817	
_		Debtor	,		

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

learing Annarel					
ousehold Goods and Furnishings ousehold goods N	lev. Rev. Stat. § 21.090(1)(b)	200.00	200.00		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption		
Debtor claims the exemptions to which debtor is entitled under (Check one box)  11 U.S.C. \$522(b)(2)  11 U.S.C. \$522(b)(3)	er:				

Household goods	Nev. Rev. Stat. § 21.090(1)(b)	200.00	200.00
Wearing Apparel Clothing	Nev. Rev. Stat. § 21.090(1)(b)	50.00	50.00
Interests in IRA, ERISA, Keogh, or Other Pension of IRA US Bank #0076	r <u>Profit Sharing Plans</u> Nev. Rev. Stat. § 21.090(1)(r)	233.46	233.46
Automobiles, Trucks, Trailers, and Other Vehicles 2003 Dodge Neon (Paid in full)	Nev. Rev. Stat. § 21.090(1)(f)	3,705.00	3,705.00

Total: 4,188.46 4,188.46

B6D (Official Form 6D) (12/07)

In re	Faouzi A. Talby	Ca	Case No	09-15817	
_	·	Debtor			

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	A H M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	L Q D L D	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 7323  America's Servicing Co. PO Box 60768 Los Angeles, CA 90060-0768		-	6/2006 First Mortgage 7223 Proud Patriot St. Las Vegas, NV 89148 (Surrender) Value \$ 129,888.00	T	A T E D		209,824.00	Unknown
Account No.  Representing: America's Servicing Co.			FHA/HUD First Madison Services, Inc. 4111 S. Darlington Ste 300 Tulsa, OK 74135				203,024.00	Olikilowii
Account No.  Representing: America's Servicing Co.			Veterans Administration Loan Guaranty Division 3225 N. Central Avenue Phoenix, AZ 85012					
Account No. 4752  Republic Services of So. NV P. O. Box 78040 Phoenix, AZ 85062-8040		-	Trash Service 7223 Proud Patriot St. Las Vegas, NV 89148 (Surrender) Value \$ 129,888.00				45.00	45.00
continuation sheets attached		1	·	Subt			209,869.00	45.00

 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Faouzi A. Talby	Case No	09-15817
-	Debtor	,	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	ユーダン-	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. LIWA0001022101			2006-2009	Ť	DATED			
DMI Management 110			Homeowners Association Fees	H	D	Н		
RMI Management, LLC 630 Trade Center Dr., Ste 100 Las Vegas, NV 89119		-	7223 Proud Patriot St. Las Vegas, NV 89148 (Surrender)					
	╀	_	Value \$ 129,888.00	┢			54.00	54.00
Account No. 2201	ł		6/2006					
Washington Mutual PO Box 78148			Second Mortgage					
Phoenix, AZ 85062-8148		-	7223 Proud Patriot St. Las Vegas, NV 89148 (Surrender)					
			Value \$ 129,888.00	1			50,891.00	Unknown
Account No.			Value \$	-				
Account No.								
			Value \$	_				
Account No.	-							
			Value \$					
Sheet 1 of 1 continuation sheets atta Schedule of Creditors Holding Secured Claim		d to	(Total of t	Subt		- 1	50,945.00	54.00
ū			(Report on Summary of Sc		ota ule	- 1	260,814.00	99.00

B6E (Official Form 6E) (12/07)

•					
In re	Faouzi A. Talby		Case No	09-15817	
_		Debto	or ,		

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS - AMENDED

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative
of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Faouzi A. Talby			Case No	09-15817	
		Debtor	_,			

## AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this con it dector has no creditors nothing unseen			F				
CREDITOR'S NAME,	CC	Ηι	usband, Wife, Joint, or Community	00	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A H		ZM0Z-4Z00	Q U L	U	AMOUNT OF CLAIM
Account No. 12003			2007-2009	T	DATED		
American Express PO Box 0001 Los Angeles, CA 90096-0001		-	Credit card		D		5,908.00
Account No. 5655	T		2005-2009	$\top$		T	
Bank of America PO Box 851001 Dallas, TX 75285-1001		-	Credit card				12,477.00
Account No. <b>0300527</b>	1		2009	$\vdash$			
Clark County Water Reclamation District P.O. Box 98526 Las Vegas, NV 89193		-	Water Service				175.00
Account No. 0750	╁		2003-2009	$\vdash$	Н		
EPMG PO Box 79344 City Of Industry, CA 91716-9344		-	Medical collection				529.00
	•			Subt	ota	1	40.000.00
<b>2</b> continuation sheets attached			(Total of t	his	pag	ge)	19,089.00

11/02/09 2:09PM

B6F (Official Form 6F) (12/07) - Cont.

In re	Faouzi A. Talby	Case No	o	09-15817	
· <u>-</u>		Debtor			

# AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDAFED CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER J IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) CMRE Financial Services, Inc. Account No. 3075 E. Imperial Hwy., Ste. #200 Representing: Brea, CA 92821 **EPMG** Account No. 8391 2003-2009 **Medical collection Heart Center of Nevada** 700 Shadow Ln., Ste. #240 Las Vegas, NV 89106-4158 616.00 Account No. Allstate Adjustment Bureau 1050 E. Flamingo, Ste. #E-320 Representing: Las Vegas, NV 89119-3424 **Heart Center of Nevada** Account No. 142-1 2006 **Broken lease** Silverado 3750 S. Arville Las Vegas, NV 89103 4,110.00 Account No. 11667 2008 **MEDICAL BILL Total Family Care Specialists** 7106 Smoke Ranch Rd #110 Las Vegas, NV 89128-8346 18.00 Sheet no. 1 of 2 sheets attached to Schedule of Subtotal 4,744.00

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

B6F (Official Form 6F) (12/07) - Cont.

In re	Faouzi A. Talby	Case N	No	09-15817	
_		Debtor			

## AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CDEDITODIC NAME	С	Hu	sband, Wife, Joint, or Community	С	U	С	,
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGENT	N L I QU I D A	S P UT E C	AMOUNT OF CLAIM
Account No. 3468			2004-2009	] Ť	T		
University Medical Center 1800 W. Charleston Blvd. Las Vegas, NV 89102		-	Medical collection		D		
				L		L	135.00
Account No.  Representing: University Medical Center			Allstate Adjustment Bureau 1050 E. Flamingo, Ste. #E-320 Las Vegas, NV 89119-3424				
Account No. 3484	╁		2006-2009	╁			
US Bank PO Box 790408 Saint Louis, MO 63179-0408		-	Credit card				
							13,352.00
Account No. xxx-xx-7566/371034009-0002  Verizon Wireless PO Box 4001		-	2008 Broken Contract				
Inglewood, CA 90313-4001							400.00
Account No.							
Sheet no. <b>2</b> of <b>2</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			13,887.00
			(Report on Summary of So	Т	Γota	al	27.700.00

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11/02/09 2:09PM

B6G (Official Form 6G) (12/07)

•				
In re	Faouzi A. Talby		Case No	09-15817
		Deb	<del>,</del>	

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES - AMENDED

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. **B6I (Official Form 6I) (12/07)** 

In re	Faouzi A. Talby		Case No.	09-15817	
		Debtor(s)	•		

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS (	OF DEBTOR AND SPC	USE							
Divorced	RELATIONSHIP(S): None.	AGE(S):	GE(S):							
Employment:	DEBTOR		SPOUSE							
Occupation	Food server									
Name of Employer	Paris Hotel & Casino									
How long employed	10 years									
Address of Employer	3655 S. Las Vegs Blvd. Las Vegas, NV 89109									
INCOME: (Estimate of average	rage or projected monthly income at time case filed)	•	DEBTOR		SPOUSE					
	ry, and commissions (Prorate if not paid monthly)	\$	1,124.00	\$	N/A					
2. Estimate monthly overtime	e	\$	0.00	\$	N/A					
3. SUBTOTAL		\$	1,124.00	\$	N/A					
4. LESS PAYROLL DEDUC		Ф.	204.00	ф.	N/A					
<ul><li>a. Payroll taxes and soc</li><li>b. Insurance</li></ul>	rial security	\$ <u> </u>	294.00 0.00	\$ <u></u>	N/A N/A					
c. Union dues		Ф <u> </u>	42.00	» —	N/A					
d. Other (Specify):		φ	0.00	ф —	N/A					
u. Other (Specify).		\$	0.00	\$	N/A					
5. SUBTOTAL OF PAYROI	LL DEDUCTIONS	\$	336.00	\$	N/A					
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	788.00	\$	N/A					
7. Regular income from opera	ation of business or profession or farm (Attach detailed state	ement) \$	0.00	\$	N/A					
8. Income from real property		\$	0.00	\$	N/A					
9. Interest and dividends		\$	0.00	\$	N/A					
<ul><li>10. Alimony, maintenance or dependents listed above</li><li>11. Social security or govern</li></ul>		e or that of \$	0.00	\$	N/A					
(2 10)	ment assistance	\$	0.00	\$	N/A					
		<u> </u>	0.00	\$	N/A					
12. Pension or retirement inc	come	\$	0.00	\$	N/A					
13. Other monthly income (Specify): <b>Unempl</b>	loyment Compensation	\$	1,572.00	•	N/A					
(Specify).	oyment compensation		0.00	\$ <u> </u>	N/A					
				· <u>-</u>	-					
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	1,572.00	\$	N/A					
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	2,360.00	\$	N/A					
16. COMBINED AVERAGE	E MONTHLY INCOME: (Combine column totals from line	15)	\$	2,360.	.00					

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor is currently an on call employee.

When not working receives unemployment compensation.

B6J (Official Form 6J) (12/07)

In re	Faouzi A. Talby		Case No.	09-15817	
		Dobtor(c)			

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - $\mathbf{AMENDED}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	2C.	·
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,268.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	180.00
b. Water and sewer	\$	65.00
c. Telephone	\$	25.00
d. Other See Detailed Expense Attachment	\$	32.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	300.00
5. Clothing	\$	80.00
6. Laundry and dry cleaning	\$	35.00
7. Medical and dental expenses	\$ \$	100.00 220.00
<ul><li>8. Transportation (not including car payments)</li><li>9. Recreation, clubs and entertainment, newspapers, magazines, etc.</li></ul>	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ	0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$ <del></del>	0.00
c. Health	\$ <del></del>	75.00
d. Auto	\$	51.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	· <del></del>	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	· -	_
plan) a. Auto	\$	0.00
	Ф ——	0.00
b. Other c. Other	φ	0.00
14. Alimony, maintenance, and support paid to others	Φ	0.00
15. Payments for support of additional dependents not living at your home	φ <u> </u>	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17 Others HOA duos	\$	54.00
Other Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Cortain Lightilities and Polated Data)	\$	2,585.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I	\$	2,360.00
<ul><li>a. Average monthly income from Line 15 of Schedule 1</li><li>b. Average monthly expenses from Line 18 above</li></ul>	\$ \$	2,585.00
c. Monthly net income (a. minus b.)	\$	-225.00

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B6J (Official Form 6J) (12/07)

11/02/09 2:09PM

Debtor(s)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED Detailed Expense Attachment

## **Other Utility Expenditures:**

In re Faouzi A. Talby

Trash pickup	\$ 12.00
Internet	\$ 20.00
Total Other Utility Expenditures	\$ 32.00

B7 (Official Form 7) (12/07)

## United States Bankruptcy Court Nevada / Revised

In re	Faouzi A. Talby		Case No.	09-15817
		Debtor(s)	Chapter	7

## STATEMENT OF FINANCIAL AFFAIRS - AMENDED

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

None  $\square$ 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$14,149.82	2009 gross employment income YTD
\$43,218.00	2008 gross employment income
\$45,431.00	2007 gross employment income

SOLIDCE

AMOUNT

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$2,064.00 2008 unemployment compensation

\$4,012.00 2008: Income tax refund (Paid mortgage payment and attorney fees)

\$9,000.00 05/2009: Cashed out IRA -- US Bank -- #0076 (Used on mortgage payment & paid

off auto loan.)

\$0.00 2009 unemployment compensation YTD

#### 3. Payments to creditors

None  $\square$ 

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING** CitiFinancial Auto monthly \$271.00 \$2,378.00 PO Box 183036 Columbus, OH 43218-3036 America's Servicing Co. Mortgage payment \$1,269.00 \$209,824.00 PO Box 60768 Los Angeles, CA 90060-0768

None

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE DESCRIPTION AND VALUE OF BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE **PROPERTY** 

## 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> NAME AND LOCATION OF COURT

NAME AND ADDRESS DATE OF DESCRIPTION AND VALUE OF

OF CUSTODIAN CASE TITLE & NUMBER ORDER **PROPERTY** 

7. Gifts

None 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION Ramadan Larbah **Blakeley** Irvine, CA 92620

RELATIONSHIP TO DEBTOR, IF ANY Sister

DATE OF GIFT 09/15/09

DESCRIPTION AND VALUE OF GIFT Gave \$3,000 to destitute sister to pay for a medical surgery.

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None П

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Law Offices of Frank Sorrentino 1118 E. Carson Ave. Las Vegas, NV 89101

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 09/22/09 10/13/09

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$750.00

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

10. Other transfers

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

**DEVICE** 

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None П

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION **US Bank** PO Box 1800 Saint Paul, MN 55101-0800

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Checking -- #2202

OR CLOSING

AMOUNT AND DATE OF SALE

\$0.00 -- 3/11/2009

## 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF

GOVERNMENTAL UNIT DOCKET NUMBER STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

TAXPAYER-I.D. NO. BEGINNING AND (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

NAME AND ADDRESS

TITLE

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** 

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

 ${\bf 23}$  . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS

OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

## 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date November 2, 2009
Signature /s/ Faouzi A. Talby
Faouzi A. Talby
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571